



Discovering an ongoing expansion of a particular business and pleasure in North Carolina

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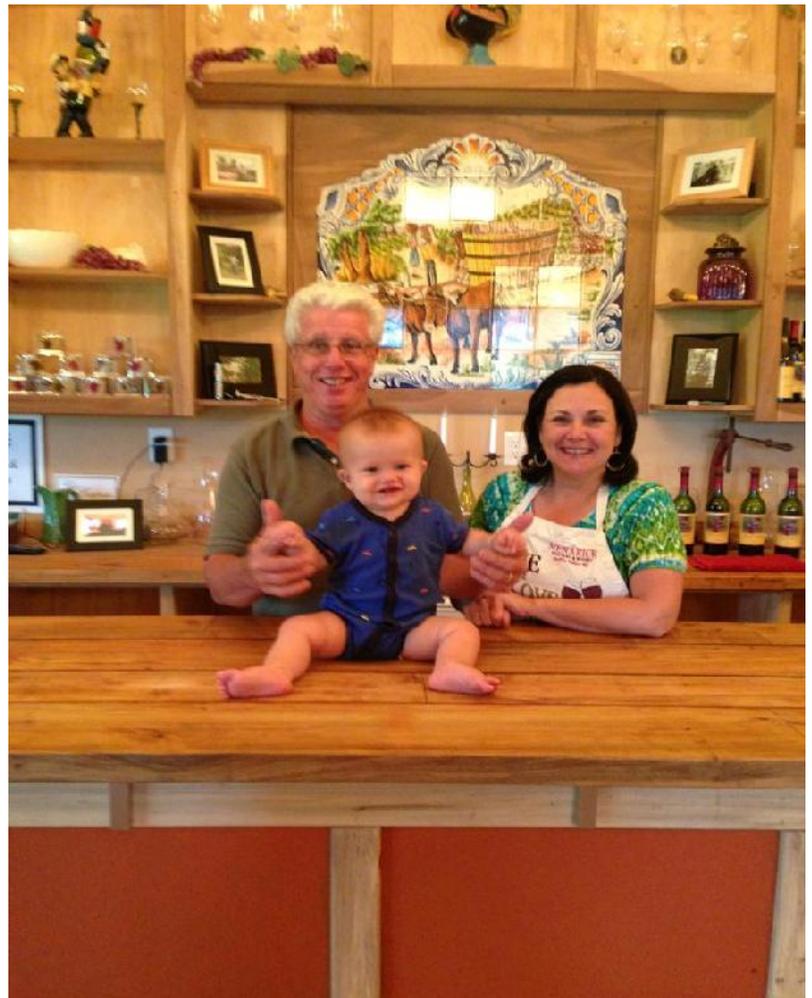
The official unveiling of: **Overnight with Bookman Bright.** A unique financial planning experience like no other

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Just a few words about insurance and risk management with some food for thought

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# Interest & Dividends

By David Hedges, CWS

## A Passion for Making Wine

### I Enjoy Doing Fun Things But...

If you're like me, you sometimes experience what I affectionately refer to as brain drain. I'm referring to the effort that it sometimes takes to put together a weekend activity that makes the most of your time and something that you enjoy doing.

Not to worry. I've got good news. If you like wine, and even if you're not a big wine drinker, visiting one of the over 100 wineries in North Carolina can be a lot of fun. It happens to be a growing business here in the state and an activity that has a very nominal cost (most tastings are \$5 or \$6 per person). Most of the wineries are locally owned, some grow their own

grapes and it's not unusual to meet the owners while you're visiting.

Cindy and I will occasionally pack a picnic, bring the kids and make a nice Saturday or Sunday afternoon of it. Increasingly, doing things that are relaxing and that you enjoy are very valuable parts of your life given the rapid pace at which the world moves and the stress that goes along with that.

Who you see in the picture up at the top right of this page (it's a little blurry, sorry) is Rick and Philomena who own and operate MenaRick Vineyard & Winery. Rick is originally from California and Philomena is from Portugal. Last but not

least is our little Simon who is quite a sociable guy.

If you'd like to visit Rick and Philomena, I've made arrangements to buy you a tasting while you're there. My offer is good through the end of 2013. While you're there, just say, "David sent us!" MenaRick is located in Ronda, NC and you can find them online at [www.menarick.com](http://www.menarick.com). Make sure that you pack a picnic for maximum fun! We really enjoyed ourselves a couple of weekends ago.

Okay, enough of the "wining" :). Please enjoy your June edition of Interest & Dividends!



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Have you ever wanted to do something but you just didn't quite have the gumption to do it? I know, me too. Fortunately, I'm doing away with that sort of thing and my gumption meter is maxed out these days.

A couple of issues ago I made mention of a special little program that I had been working on and this is the official unveiling of it. I'm calling it Overnight with Bookman Bright.

So here is the challenge that I, and likely you, face on a day to day basis. It can be outright difficult to set aside the time to do what I refer to as life and financial planning which involves carving out some quality time to take a look at what you want the next 1 year, 5 years, 20 years.....whatever, to look like as it pertains to your money and how it integrates into your life.

And here's what I'm doing because I have always wanted to roll out the red carpet to my clients and soon to be clients in this particular fashion. I'm offering up an overnight stay at the Davidson Village Inn here in Davidson, of which, Gordon and Rebecca Clark are the proud owners of (Gordon is pictured above with a guest), to my existing clients and soon to be clients through the end of 2013.....for FREE (FINRA prohibits annual client gifts of over \$100.00 so if you are by yourself, there will be an ancillary charge of less than \$25.00 to you to cover anything over \$100.00).

The experience that I'm creating for you and others carries a value with it that allows you to have peace of mind for a night and hopefully have few if any interruptions while you focus on your financial life. A week or two before you arrive for your stay, I will have given you some homework to do for our meeting that we'll have the morning after your evening at the Davidson Village Inn. I'll meet you for the last few minutes of your breakfast at the Inn and then I'll see you over at my office after you gather your things and check out. I will set aside my entire morning to meet with you and discuss whatever it is that you feel is important to you.

There will also be 2 follow up meetings available after the initial meeting that I will have set aside another 2 hours per meeting for, if necessary. I'm convinced that I can make a huge impact on your life by removing you from your day to day distractions and allowing you to focus on some of the things that you may not otherwise take the time to work on.

As I mentioned, Overnight with Bookman Bright is currently complimentary and will be through the end of the year to clients and prospective clients. Please call or email me if you'd like to make a reservation.

See you in Davidson!

- David



## Have a Safe and Happy 4th of July!

### Don't Let Your Insurance Policies Get Dusty

One of the easiest ways that I've been able to improve a client's financial situation is by looking at their insurance. Yeah, I guess I may have an unfair advantage compared to other advisors since I've had some top notch training and experience over the years, but it still takes some effort on the client's behalf to gather up all of the data.

It doesn't matter what the type of coverage is, if I don't have the expertise to do a thorough review of whatever it is that you have, I'll find someone who does.

Remember, insurance isn't like the Ronco Set It and Forget It Rotisserie. If you play by those rules, you'll likely leave some money on the table.



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